SPECIFICATION AMENDMENTS

Please **INSERT** the following text immediately after page 3 and before page 5 of the specification:

feature of the machine until casino personnel arrive to enable it and have the player sign a loan application.

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a block diagram of gaming devices connected to a server.

Figure 2 is a block diagram showing details of the server depicted in Figure 1.

Figure 3 is a block diagram of a slot machine according to an embodiment of the present invention.

Figure 4 shows in schematic form the structure of the transaction database.

Figure 5 shows in schematic form the structure of the registered casino hotel guests database.

Figure 6 is a flowchart showing a method for processing a player's loan request for establishing a balance at a gaming device.

Figure 7 is a flowchart showing a method for automatic handling of a loan request by the casino server according to another embodiment of the present invention.

Figure 8 is a flowchart showing a method for automatic handling of a loan request by the casino server according to another embodiment of the present invention.

Figure 9 is a flowchart showing a "cash out" process executed by the gaming device, according to one embodiment of the present invention.

Figure 10 is a flowchart showing a "cash out" process executed by the gaming device, according to another embodiment of the present invention.

Figures 11A and 11B depict a flowchart showing a method for adjusting the player's balance in accordance with the result of play of the gaming device.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Figure 1 shows a general view of a system 100 representing an embodiment of the present invention. In the illustrated system, gaming devices 111, 112 and 113 are connected to a

Please **INSERT** the following text immediately after page 7 and before page 9 of the specification:

players that are frequently at the casino may be eligible for loan requests of up to $300, while other players are eligible for loan requests of up to $200. Data indicating the past transactions of the player may be stored in the registered hotel guests database 212 (FIGS. 2 and 5).

The loan amount is recorded in the corresponding amount of loan issued field 403 of the transaction database 314 (step 604), and added to the corresponding amount of loan due 405 (step 605).

In step 606, the cash-out mechanism of the gaming device is disabled, pending approval of the player's loan request. The gaming device then

signals the player (for example, by a "Start" message on the display device 321) that play may begin, and a balance equal to the loan amount is established (step 607). It should be noted that at this point the player may begin playing, even though he has neither made payment nor given a credit card number nor had any interaction with casino personnel. If there had been a non-zero balance prior to the request to establish a balance, then the establishing of the balance comprises increasing the balance by the loan amount.

In another embodiment, a balance equal to the requested amount is established pending approval of the player's loan request. When the loan request is approved, but the loan amount is less than the requested amount, the balance is reduced by an amount equal to the difference between the requested amount and the amount of loan issued. For example, the player may request a loan amount of $1,000, and so a balance of $1000 is established. When the loan request is approved, and the loan amount is only $50, the balance of the gaming device is reduced by $950 ($1,000 - $50 = $950). Thus if the player had wagered and lost $5 before the loan request was approved, he would have had a balance of $995 ($1,000 - $5 = $995). After approval, the balance is reduced by $950, and thus the balance would be $45 ($995 - $950 = $45).

The gaming device executes game play steps (step 608) known to those skilled in the art, such as generating a random number, retrieving an outcome using the probability schedule 313, and retrieving any payout associated with the outcome from the payout schedule 312. The payout amount is added to the corresponding amount of loan repaid 404 and subtracted from the corresponding amount of loan due 405.

After a balance is established, the gaming device receives a signal indicating that the loan request has been approved (step 609). This

signal may be inputted to the gaming device by casino personnel using a variety of possible methods, after the player has signed the appropriate paperwork. For example, a casino employee (alerted by the signal sent in step 602) may carry the paperwork to the